



Business Fee Schedule

Effective September 1, 2019

General Fees for All Accounts

Cash Advance Fee (minimum advance is \$50)	\$0 members, \$5 non-members
Stop Payment/ACH Stop Payment	\$35 each
Check Cashing Fee	\$0 members, \$5 non-members
Deposited Item/Loan Return Check Fee	\$35 each or \$5 each if funds are available
Gift Card	\$1 each
Legal/Research/Reconciliations	\$25 per hour, \$10 minimum
Returned Statement Fee (Bad Address)	\$5 per statement

Wire Transfer Service Fees

Wires initiated by ValleyStar to another financial institution:	
• Wire transfer in US Dollars to International financial institution	\$45 each
• Wire transfer in foreign currency to International financial institution	\$30 each
• Wire transfer in US Dollars to US financial institution	\$15 each
Wires initiated by another financial institution to ValleyStar:	
• Wire transfer using ValleyStar routing number to complete	FREE
• Wire transfer using a Swift Code to complete	\$25 each

Business Savings Account Fees

NSF Return/ACH Return Fee	\$35 each
Excess Withdrawal Fee (over 6 per month)	\$3 each
Inactivity Share (Savings) Account Fee	\$5 per month after 120 days of inactivity*

Business Checking Account Fees

Minimum Balance Fee (Classic Business Checking)	\$12 per month if balance falls below \$2,500
Overdraft from Savings Account to Checking Account	FREE
NSF Return/ACH Return Fee	\$35 each if transaction overdraws by \$3.01 or more**
International Transaction Fee	2.00% of each transaction in US Dollars
Currency Requests	\$10 per request over \$5,000
Coin	\$0.20 per roll

Money Market Account Fees

Money Market (MM) Service Fee	\$5 per month if minimum balance not met
MM Excess Withdrawal Fee (over 6 per month)	\$5 each

ATM Fees (DBAs only)

ATM/Check (Debit) Replacement Card	FREE
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* Inactivity for 120 days on Savings Account with less than \$500 on deposit and no other account relationship within same member number.

** Fee also applies to overdrafts incurred at the ATM.